

Fill in this information to identify the case:

Debtor 1 Rafael Enrique Mendez, Jr
aka Rafael Mendez Jr
aka Rafael Enrique Mendez

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 19-17126-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: LAKEVIEW LOAN SERVICING, LLC

Court claim no. (if known): 12-1

Last 4 digits of any number you use to
identify the debtor's account: 3653

Date of payment change: 1/1/2021

Must be at least 21 days after date
of this notice

New total payment: \$1,146.87

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$422.18

New escrow payment: \$394.24

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Rafael Enrique Mendez, Jr
aka Rafael Mendez Jr
aka Rafael Enrique Mendez

Print Name Middle Name Last Name

Case number (if known) 19-17126-pmm

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Alexa Martini Stinson Date 11/23/2020
Signature

Print Alexa Martini Stinson Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company RAS Citron, LLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 7004
City

State ZIP Code

Contact Phone 470-321-7112

Email astinson@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 24, 2020 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Rafael Enrique Mendez, Jr
1328 Newport Avenue
Northampton, PA 18067

And via electronic mail to:

PATRICK J. BEST
ARM Lawyers
18 North 8th Street
Stroudsburg, PA 18360

SCOTT F. WATERMAN (Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Esther Kudron
ekudron@rascrane.com

RAFAEL E MENDEZ JR
C/O PATRICK J. BEST
ARM LAWYERS
18 N 8TH ST
STROUDSBURG PA 18360-1718

Statement Date: 10/29/2020

Annual Escrow Account Disclosure Statement

Loan Number: [REDACTED]
Review Period: 12/2019 to 12/2020
Escrow Surplus/Shortage: \$652.64

Current Mortgage Payment

Principal and/or Interest: \$752.63
Escrow (Taxes and/or Insurance): \$422.18
Total Monthly Payment: \$1,174.81

New Mortgage Payment

Principal and/or Interest: \$752.63
Escrow (Taxes and/or Insurance): \$394.24
Total New Monthly Payment \$1,146.87
Effective Due Date: 01/01/2021

Contact Us

Customer Service/Pay-by-Phone

1.800.509.0183*

**Calls are randomly monitored and recorded to ensure quality service.*

Hours

Monday - Friday: 8 a.m. to 10 p.m. EST

Saturday: 8 a.m. to 3 p.m. EST

Website:

www.LakeviewLoanServicing.MyLoanCare.com

Autodraft Customers: If your mortgage payment amount has changed, we'll adjust your payment for you.

Online Bill Payment Customers: If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

Account History

The following statement of activity in your escrow account from 12/2019 through 12/2020 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

| Month | Activity | Projected Amount | Actual Amount | Projected Escrow Balance | Actual Escrow Balance |
|----------|-------------------------|------------------|---------------|--------------------------|-----------------------|
| | Starting Balance | | | \$1,662.42 | \$-3,756.61 |
| December | Deposit | \$422.18 | \$377.25* | \$2,084.60 | \$ 3,379.36 |
| December | MIP/PMI Disbursement | \$89.69 | * | \$1,994.91 | \$ 3,379.36 |
| December | MIP/PMI Disbursement | | \$89.69* | \$1,994.91 | \$ 3,469.05 |
| January | Deposit | \$422.18 | \$0.00 | \$2,417.09 | \$ 3,469.05 |
| January | MIP/PMI Disbursement | \$89.69 | * | \$2,327.40 | \$ 3,469.05 |
| January | MIP/PMI Disbursement | | \$89.69* | \$2,327.40 | \$ 3,558.74 |
| February | Deposit | \$422.18 | \$377.25* | \$2,749.58 | \$ 3,181.49 |
| February | MIP/PMI Disbursement | \$89.69 | * | \$2,659.89 | \$ 3,181.49 |
| February | MIP/PMI Disbursement | | \$89.69* | \$2,659.89 | \$ 3,271.18 |
| February | County Tax Disbursement | | \$401.27* | \$2,659.89 | \$ 3,672.45 |
| March | Deposit | \$422.18 | \$0.00 | \$3,082.07 | \$ 3,672.45 |
| March | MIP/PMI Disbursement | \$89.69 | * | \$2,992.38 | \$ 3,672.45 |
| March | County Tax Disbursement | \$402.00 | * | \$2,590.38 | \$ 3,672.45 |
| March | City Tax Disbursement | \$341.04 | \$357.06* | \$2,249.34 | \$ 4,029.51 |
| March | MIP/PMI Disbursement | | \$89.69* | \$2,249.34 | \$ 4,119.20 |
| April | Deposit | \$422.18 | \$0.00 | \$2,671.52 | \$ 4,119.20 |
| April | MIP/PMI Disbursement | \$89.69 | * | \$2,581.83 | \$ 4,119.20 |
| April | MIP/PMI Disbursement | | \$89.69* | \$2,581.83 | \$ 4,208.89 |
| May | Deposit | \$422.18 | \$960.22* | \$3,004.01 | \$ 3,248.67 |
| May | MIP/PMI Disbursement | \$89.69 | * | \$2,914.32 | \$ 3,248.67 |
| May | MIP/PMI Disbursement | | \$89.69* | \$2,914.32 | \$ 3,338.36 |
| June | Deposit | \$422.18 | \$0.00 | \$3,336.50 | \$ 3,338.36 |
| June | MIP/PMI Disbursement | \$89.69 | * | \$3,246.81 | \$ 3,338.36 |
| June | MIP/PMI Disbursement | | \$89.69* | \$3,246.81 | \$ 3,428.05 |

See reverse side for additional important information.

Loan Number: [REDACTED]

RAFAEL E MENDEZ JR
C/O PATRICK J. BEST
ARM LAWYERS
18 N 8TH ST
STROUDSBURG PA 18360 1718

Surplus Amount

\$652.64

Lakeview Loan Servicing, LLC
ATTN: Cashiering Department
P.O. Box 8068
Virginia Beach, VA 23450

Due to the delinquent status of your account, we will retain your remaining surplus.

| Account History | | | | | |
|--|-------------------------------|------------------|---------------|--------------------------|-----------------------|
| Month | Activity | Projected Amount | Actual Amount | Projected Escrow Balance | Actual Escrow Balance |
| July | Deposit | \$422.18 | \$480.11* | \$3,668.99 | \$ 2,947.94 |
| July | MIP/PMI Disbursement | \$89.69 | \$89.69 | \$3,579.30 | \$ 3,037.63 |
| August | Deposit | \$422.18 | \$480.11* | \$4,001.48 | \$ 2,557.52 |
| August | MIP/PMI Disbursement | \$89.69 | * | \$3,911.79 | \$ 2,557.52 |
| August | Other Tax Disbursement | \$1,866.59 | \$1,755.21* | \$2,045.20 | \$ 4,312.73 |
| August | Hazard Insurance Disbursement | \$1,380.22 | * | \$664.98 | \$ 4,312.73 |
| August | MIP/PMI Disbursement | | \$88.35* | \$664.98 | \$ 4,401.08 |
| September | Deposit | \$422.18 | \$480.11* | \$1,087.16 | \$ 3,920.97 |
| September | MIP/PMI Disbursement | \$89.69 | * | \$997.47 | \$ 3,920.97 |
| September | MIP/PMI Disbursement | | \$88.35* | \$997.47 | \$ 4,009.32 |
| September | Hazard Insurance Disbursement | | \$1,157.00* | \$997.47 | \$ 5,166.32 |
| October | Deposit | \$422.18 | \$4,643.98*E | \$1,419.65 | \$ 522.34 |
| October | MIP/PMI Disbursement | \$89.69 | *E | \$1,329.96 | \$ 522.34 |
| October | Deposit | | \$0.00 | \$1,329.96 | \$ 522.34 |
| October | MIP/PMI Disbursement | | \$88.35* | \$1,329.96 | \$ 610.69 |
| October | Hazard Insurance Disbursement | | \$139.00* | \$1,329.96 | \$ 749.69 |
| November | Deposit | \$422.18 | \$422.18E | \$1,752.14 | \$ 327.51 |
| November | MIP/PMI Disbursement | \$89.69 | \$88.35*E | \$1,662.45 | \$ 415.86 |
| December | Deposit | | \$422.18*E | \$1,662.45 | \$6.32 |
| December | MIP/PMI Disbursement | | \$88.35*E | \$1,662.45 | \$ 82.03 |
| | Total Deposits | \$5,066.16 | \$8,643.39 | | |
| | Total Disbursements | \$5,066.13 | \$4,968.81 | | |
| Account Balance as of 12/31/2020 | | | | | \$-82.03 |
| An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown. | | | | | |

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$5,066.13. Your lowest monthly mortgage loan balance should not have exceeded \$664.98, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by the mortgage contract. Your actual lowest monthly balance was equal to or greater than \$ 5,166.32. The items with an asterisk on your Account History may explain this. For further explanation, call our toll free number shown under the Contact Us section on this statement.

| Total Anticipated Annual Disbursement | | | | | |
|---|----------------|--------------------------------|-------------------------------|----------------|--------------------------------|
| These are the escrow items we anticipate to collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here. | | | | | |
| Tax | | | Insurance | | |
| Item | Annual Expense | Anticipated Date(s) of Payment | Item | Annual Expense | Anticipated Date(s) of Payment |
| County Tax Disbursement | \$401.27 | March 2021 | MIP/PMI Disbursement | \$88.35 | January 2021 |
| City Tax Disbursement | \$357.06 | March 2021 | MIP/PMI Disbursement | \$88.35 | February 2021 |
| School Tax Disbursement | \$1,755.21 | August 2021 | MIP/PMI Disbursement | \$88.35 | March 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | April 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | May 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | June 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | July 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | August 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | September 2021 |
| | | | Hazard Insurance Disbursement | \$1,157.00 | September 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | October 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | November 2021 |
| | | | MIP/PMI Disbursement | \$88.35 | December 2021 |
| Total Anticipated Annual Disbursement = \$4,730.74 | | | | | |

| Account Projections | | | | | |
|---|--------------------|---------------|-------------------------|------------------|-----------------|
| The following information covers your projected escrow account activity from 01/2021 to 12/2021. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle. | | | | | |
| Month | Projected Payments | Disbursements | | Projected Escrow | Required Escrow |
| | Projected | Projected | Description | Account Balance | Account Balance |
| | | | Beginning Balance | \$-82.03 | \$1,529.31 |
| January | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$223.86 | \$1,835.20 |
| February | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$529.75 | \$2,141.09 |
| March | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$835.64 | \$2,446.98 |
| March | | \$401.27 | County Tax Disbursement | \$434.37 | \$2,045.71 |
| March | | \$357.06 | City Tax Disbursement | \$77.31 | \$1,688.65 |
| April | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$383.20 | \$1,994.54 |
| May | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$689.09 | \$2,300.43 |
| June | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$994.98 | \$2,606.32 |
| July | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$1,300.87 | \$2,912.21 |
| August | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$1,606.76 | \$3,218.10 |

LoanCare is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you filed for bankruptcy, currently are in bankruptcy or received a discharge in bankruptcy, this communication is not an attempt to collect a debt, but is instead a legally required notice regarding your escrowed taxes and insurance.

Account Projections

The following information covers your projected escrow account activity from 01/2021 to 12/2021. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

| Month | Projected Payments | Disbursements | | Projected Escrow | Required Escrow |
|-----------|--------------------|---------------|-------------------------------|------------------|-----------------|
| | Projected | Projected | Description | Account Balance | Account Balance |
| | | | Beginning Balance | \$-82.03 | \$1,529.31 |
| August | | \$1,755.21 | Other Tax Disbursement | \$ 148.45 | \$1,462.89 |
| September | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$157.44 | \$1,768.78 |
| September | | \$1,157.00 | Hazard Insurance Disbursement | \$ 999.56 | \$611.78 |
| October | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$ 693.67 | \$917.67 |
| November | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$ 387.78 | \$1,223.56 |
| December | \$394.24 | \$88.35 | MIP/PMI Disbursement | \$ 81.89 | \$1,529.45 |

Your Projected Escrow Account Balance as of 12/31/21 is \$ 82.03. Your Required Beginning Escrow Balance according to this analysis should be \$1,529.31. This means you have a surplus of \$652.64. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, we will retain your remaining surplus.

Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. To do that, federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year’s activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund. Any refund over \$50 will be returned to you.

| | |
|-----------|---|
| \$611.78 | Your minimum required balance |
| \$ 999.56 | Your projected lowest account balance for September |
| \$652.64 | Your escrow account surplus/shortage |